

117TH CONGRESS  
2D SESSION

# H. R. 7230

To amend the Internal Revenue Code of 1986 to expand affordability of health insurance for working families.

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## IN THE HOUSE OF REPRESENTATIVES

MARCH 24, 2022

Ms. WILD (for herself, Ms. PORTER, Mr. GRIJALVA, Ms. CRAIG, and Ms. SPANBERGER) introduced the following bill; which was referred to the Committee on Ways and Means

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## A BILL

To amend the Internal Revenue Code of 1986 to expand affordability of health insurance for working families.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Family Health Care  
5       Affordability Act of 2022”.

6       **SEC. 2. EXPAND AFFORDABILITY FOR WORKING FAMILIES.**

7       (a) IN GENERAL.—Clause (i) of section 36B(c)(2)(C)  
8       of the Internal Revenue Code of 1986 is amended to read  
9       as follows:

1                     “(i) COVERAGE MUST BE AFFORD-  
2                     ABLE.—

3                     “(I) EMPLOYEES.—An employee  
4                     shall not be treated as eligible for  
5                     minimum essential coverage if such  
6                     coverage consists of an eligible em-  
7                     ployer-sponsored plan (as defined in  
8                     section 5000A(f)(2)) and the employ-  
9                     ee’s required contribution (within the  
10                     meaning of section 5000A(e)(1)(B))  
11                     with respect to the plan exceeds 9.5  
12                     percent of the employee’s household  
13                     income.

14                     “(II) FAMILY MEMBERS.—An in-  
15                     dividual who is eligible to enroll in an  
16                     eligible employer-sponsored plan (as  
17                     defined in section 5000A(f)(2)) by  
18                     reason of a relationship the individual  
19                     bears to the employee shall not be  
20                     treated as eligible for minimum essen-  
21                     tial coverage by reason of such eligi-  
22                     bility to enroll if the employee’s re-  
23                     quired contribution (within the mean-  
24                     ing of section 5000A(e)(1)(B), deter-  
25                     mined by substituting ‘family’ for

1                           ‘self-only’) with respect to the plan ex-  
2                           ceeds 9.5 percent of the employee’s  
3                           household income.”.

4                           (b) CONFORMING AMENDMENTS.—

5                           (1) Clause (ii) of section 36B(c)(2)(C) of the  
6                           Internal Revenue Code of 1986 is amended by strik-  
7                           ing “Except as provided in clause (iii), an employee”  
8                           and inserting “An individual”.

9                           (2) Clause (iii) of section 36B(c)(2)(C) of such  
10                          Code is amended by striking “the last sentence of  
11                          clause (i)” and inserting “clause (i)(II)”.

12                          (3) Clause (iv) of section 36B(c)(2)(C) of such  
13                          Code is amended by striking “the 9.5 percent under  
14                          clause (i)(II)” and inserting “the 9.5 percent under  
15                          clauses (i)(I) and (i)(II)”.

16                          (c) EFFECTIVE DATE.—The amendments made by  
17                          this section shall apply to taxable years beginning after  
18                          December 31, 2021.

